Certificate Number: 03088-PAW-DE-038084293

Bankruptcy Case Number: 18-22844



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 9</u>, 2024, at 4:30 o'clock <u>PM CST</u>, <u>Lisa D Cefalu</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District of Pennsylvania</u>.

Date: January 9, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor